THIS ORDER IS APPROVED.

Dated: July 07, 2010

Ronald M. Horwitz (005655) Janessa E. Koenig (018618) JABURG & WILK, P.C. 3200 N. Central Avenue, Suite 2000 Phoenix, Arizona 85012 rmh@jaburgwilk.com jek@jaburgwilk.com (602) 248-1000

Attorneys for Movant

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JAMES M. MARLAR **Chief Bankruptcy Judge**

UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA

In re: Chapter 13 MICHAEL BRUNKEL

> Debtor. No: 0-10-bk-08870-JMM

WELLS FARGO FINANCIAL ARIZONA, INC.,

Movant,

v.

MICHAEL BRUNKEL and RUSSELL BROWN, Trustee,

Respondent.

ORDER FOR RELIEF FROM THE **AUTOMATIC STAY**

This matter coming before this Court pursuant to the Motion of Secured Creditor, WELLS FARGO FINANCIAL ARIZONA, INC., to lift the automatic stay with respect to the Estate and to the Debtors' interest in the real property described in the Note and Deed of Trust attached to Motion; respectively; that the Debtor has defaulted in his installment payments and cause exists for lifting the automatic stay; that the Debtor has been unable to afford Movant adequate

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protection for its interest in said property; that there is no equity in said property for the 1 2 bankruptcy estate, and that Moyant should be permitted to foreclose its lien upon said property. 3 IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the Automatic Stay 4 provided by 11 U.S.C. § 362 and any injunction arising under 11 U.S.C.§ 524 are lifted and 5 vacated with respect to both the Estate and the Debtor's interest in the property described, to wit: 6 LOT 20, OF CASITAS DEL VALLE TOWNHOUSES, ACCORDIN TO THE PLAT OF RECORD IN THE 7 OFFICE OF THE COUNTY RECORDER OF YUMA 8 COUNTY, ARIZONA, RECORDED IN BOOK 9 OF PLATS, PAGE 20. 9 IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that Movant may 10 contact the Debtors by telephone or written correspondence regarding a potential Forbearance 11 Agreement, Loan Modification, Refinance Agreement, or other Loan Workout/Loss Mitigation 12 Agreement, and may enter into such agreement with Debtor. However, Movant may not enforce, 13 or threaten to enforce, any personal liability against Debtor if Debtor's personal liability is 14 JABURG & WILK, P.C.
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PHOENIX, ARIZONA 85012 discharged in this bankruptcy case. 15 IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that this Order shall 16 remain in effect in any bankruptcy chapter to which the Debtor may convert. 17 18 DATED this ______, 2010. 19 20 UNITED STATES BANKRUPTCY JUDGE 21 22 23 24 25 26 27 28

JABURG & WILK, P.C. ATTORNEYS AT LAW 3200 NORTH CENTRAL AVENUE SUITE 2000 PHOENIX, ARIZONA 85012	1	COPY of the foregoing mailed this 8 th day of June, 2010, to: MICHAEL BRUNKEL 1787 W. 27th Lane Yuma, AZ 85364 PHIL HINEMAN 3411 N. 5th Ave., Suite 304 Phoenix, AZ 85013 RUSSELL BROWN Suite 800 3838 N. Central Avenue Phoenix, AZ 85012-1965
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